

<i>SERFF Tracking Number:</i>	<i>PRUD-126268710</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pruco Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43252</i>
<i>Company Tracking Number:</i>	<i>COMP-A074693PRU-AR-JM</i>		
<i>TOI:</i>	<i>A03I Individual Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>A074693Pru-AR</i>		
<i>Project Name/Number:</i>	<i>A074693Pru-AR/A074693Pru-AR</i>		

Filing at a Glance

Company: Pruco Life Insurance Company

Product Name: A074693Pru-AR

TOI: A03I Individual Annuities - Deferred
Variable

Sub-TOI: A03I.002 Flexible Premium

Filing Type: Form

SERFF Tr Num: PRUD-126268710 State: Arkansas

SERFF Status: Closed-Filed- State Tr Num: 43252
Closed

Co Tr Num: COMP-A074693PRU- State Status: Filed-Closed
AR-JM

Reviewers: Linda Bird
Authors: Andrea Knazik, Michael Markman
Disposition Date: 08/20/2009

Date Submitted: 08/17/2009 Disposition Status: Filed-Closed
Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: A074693Pru-AR

Project Number: A074693Pru-AR

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/20/2009

Deemer Date:

Submitted By: Jenny Mclachlan

Filing Description:

Please see cover letter in supporting document section.

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 08/20/2009

Created By: Jenny Mclachlan

Corresponding Filing Tracking Number:

Company and Contact

Filing Contact Information

William Bratton, Manager, Compliance

One Corporate Drive

Shelton, CT 06484

william.bratton@prudential.com

203-402-1460 [Phone]

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Filing Company Information

Pruco Life Insurance Company	CoCode: 79227	State of Domicile: Arizona
751 Broad Street	Group Code: 304	Company Type: Life
Newark, NJ 07102-3777	Group Name:	State ID Number:
(973) 802-6000 ext. [Phone]	FEIN Number: 22-1944557	

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pruco Life Insurance Company	\$25.00	08/17/2009	29890557

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	08/20/2009	08/20/2009

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Disposition

Disposition Date: 08/20/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover letter		Yes
Form	PRUD-126268710		Yes

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Form Schedule

Lead Form Number: A074693Pru-AR

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	PRUD-126268710	Advertising PRUD-126268710	Initial			IFS-A074693.pdf

Strategic PartnersSM Horizon Annuity

Product Summary

A Modified Guaranteed Annuity Available Through Prudential Can Provide:

- An opportunity for your investment to grow on a tax-deferred basis
- Payment options to accommodate your income needs
- A guaranteed death benefit for your beneficiaries if you should pass away before you annuitize

The death benefit guarantee is backed by the claims-paying ability of the issuing company.

The Horizon Annuity Offers:

A Choice of Rate Guarantee Periods

The Horizon Annuity offers rate guarantee periods of 3, 5, 7, and 10 years (a 1-year guarantee period is also available on renewals but not for initial purchase). Only one guarantee period may be elected per contract. All guarantee periods are not always available. Your financial professional can tell you which ones are currently offered.

The interest you earn, as well as your principal, is guaranteed by Pruco Life Insurance Company (in NY, guaranteed by Pruco Life Insurance Company of New Jersey) provided that you do not take your money out before the maturity date for the guarantee period. If you withdraw an amount in excess of the free withdrawal amount more than 30 days before the applicable maturity date, we will apply a withdrawal charge and a Market Value Adjustment (MVA). The MVA can increase or decrease your contract value and/or the amount you take out, which may be more or less than your purchase payments.

The amount of the MVA is determined by a mathematical formula using the difference between the interest rate credited on the contract fund and the current credited interest rate offered by Pruco Life Insurance Company (in NY, by Pruco Life Insurance Company of New Jersey) on new money invested in a guarantee period equal to the remaining length of the guarantee period (plus one year) from which the withdrawal is being made. The MVA can have a positive or negative impact on the accumulation value of your contract, even when there is no change in interest rates. We use a different MVA formula in Indiana, New York and Pennsylvania. Please see the prospectus for details.

Age Restrictions

Maximum Issue Age: 85

Contracts may not be issued on or after the 86th birthday of the oldest of all owners and annuitants.

Maximum Annuitization Age: 95 (in NY, the later of age 90 or 10 years from contract issue)

Annuity payments must begin no later than the contract anniversary coinciding with or next following the annuitant's 95th birthday (90th in NY).

Investment Minimums

- \$5,000 minimum for initial payment
 - \$1,000 minimum for subsequent payments
 - \$5,000,000 maximum without prior approval
- Subsequent payments may only be made during the 30-day period prior to the end of a guarantee period.

There is a 60-day rate lock available for 1035 exchanges and transfers/rollovers.

Interest Rate Credit

An additional interest rate credit may be offered on 5-, 7-, and 10-year guarantee periods. Please refer to the prospectus for more information.

Sales Charges

Initial Sales Charge: No

Withdrawal Charge: Yes

Applies for ages 84 and younger on initial issue and first renewal (withdrawal charge not applicable in CT and TX upon first renewal).

Withdrawal Charge Schedule

10-year schedules shown, shorter schedules available if a shorter guarantee period is selected

Initial Purchase Payment and First Renewal

Number of Contract Anniversaries	0	1	2	3	4	5	6	7	8	9	10
Percent	7%	7%	7%	6%	5%	5%	4%	3%	2%	1%	0%

Initial Purchase Payment (NY only)*

Number of Contract Anniversaries	0	1	2	3	4	5	6	7	8	9	10
Percent	7%	6%	5%	4%	3%	2%	1%	0%	0%	0%	0%

**Please see the prospectus for more information on first renewal withdrawal charges in New York.*

Separate withdrawal charge schedules apply for ages 85 – 90. There is no withdrawal charge on second and subsequent renewals or one year renewals. Please see the prospectus for more information.

There is no withdrawal charge on withdrawals made during the 30-day period prior to the end of a guarantee period. State variations and certain age limitations may apply.

This material must be preceded or accompanied by the product's current prospectus. Please see the prospectus for complete details.



Renewal Options

Prior to the end of a guarantee period, you have 30 days (45 in NY) to renew your contract for the same or another guarantee period at the declared interest rate, or you may make a full or partial withdrawal with no withdrawal charge or MVA applied. You and your representative will receive a notice reminding you of this 30-day period. If you choose to let the 30 days expire, your contract will automatically renew at the previously selected guarantee period and declared renewal interest rate for that period. The withdrawal charge schedule and MVA will automatically reset with the new guarantee period. State variations and certain age limitations may apply.

Access to Your Money

After the first contract year, you can withdraw amounts up to the interest earned over the previous contract year without a withdrawal charge or MVA. Additionally, the withdrawal charge and MVA is waived for IRA required minimum distributions.

No withdrawal charges apply to withdrawals from funds allocated to the one-year renewal option, or upon second and subsequent renewals; however, an MVA will apply.

State variations may apply. Withdrawals of taxable amounts will be subject to income tax, and if made prior to age 59½, may be subject to a 10% federal income tax penalty.

Automated Withdrawals

You may withdraw a percentage or a flat dollar amount on a monthly, quarterly, semi-annual or annual basis. Withdrawal charges and an MVA may apply.

Penalty-Free Critical Care Withdrawals

Withdrawals are available without a withdrawal charge or MVA if the owner becomes terminally ill (with a life expectancy of 12 months or less) or is confined to an eligible nursing home or hospital for over 90 days.

This benefit is available where permitted by law and is subject to the provisions in the annuity. State variations may apply. See the prospectus for details. Taxes may apply to withdrawals. Consult your tax advisor for more information.

Schedule Annuity Payments To Meet Your Needs

When the time comes to start receiving distributions from your annuity, you may select a payment schedule to meet your requirements:

- Income for a fixed period up to 25 years, or
- Income for life with a 10-year fixed period, or
- Joint life income, or
- Interest payment

Guarantees are backed by the claims-paying ability of the issuing company.

Death Benefit Protection

- Contract value on the date due proof of death of owner or joint owner is provided
- Spousal continuance option is available

A death benefit is payable if death occurs before contract annuitization. The death benefit is guaranteed by Pruco Life Insurance Company (in NY, by Pruco Life Insurance Company of New Jersey).

Prudential, its affiliates and its representatives do not provide tax advice. You should always consult competent tax advisors regarding the tax implications of this product, or any use of this product in your particular situation.

Note for Tax-Advantaged Plans or Accounts: Tax deferral is already provided by an individual retirement account (IRA) and other qualified retirement plans. An annuity contract should be used to fund a qualified retirement plan to benefit from the annuity's features other than tax deferral, including the lifetime income payout option, the death benefit protection, and the guaranteed rate of return.

Modified guaranteed annuities are subject to market fluctuations so that, in the case of early withdrawal, the contract value may be worth more or less than the original purchase payments. In addition, in the case of early withdrawal, a surrender charge may apply.

Modified guaranteed annuities are designed for retirement purposes. The contract's prospectus contains information relating to charges, expenses and complete details of coverage. This and other important information is contained in the prospectus, which can be obtained from your financial professional. You should read the prospectus carefully before investing.

All guarantees are backed by the claims-paying ability of the issuing company. The Horizon Annuity may not be available in all states or broker/dealers. Annuity contracts contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. Your licensed financial professional can provide you with costs and complete details.

Strategic Partners Horizon Annuity is issued by Pruco Life Insurance Company (in New York, by Pruco Life Insurance Company of New Jersey), both located in Newark, NJ and distributed by Prudential Annuities Distributors, Inc., Shelton, CT. All are Prudential Financial companies and each is solely responsible for its own financial condition and contractual obligations. Prudential Annuities is a business unit of Prudential Financial.

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Contract #MVA-2002.



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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	n/a		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	n/a		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Life & Annuity - Acturial Memo		
Bypass Reason:	n/a		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	Cover letter		
Comments:			
Attachment:			
AR_Cover Letter A074693Pru.pdf			



William Bratton
Manager, Compliance

Prudential Annuities
One Corporate Drive
Shelton, CT 06484
Tel (203) 402-1460

August 17, 2009

Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

Re: **Advertising Materials:**
Pruco Life Insurance Co. NAIC #79227

To Whom It May Concern:

On behalf of Pruco Life Insurance Co, wholly owned subsidiary of The Prudential Insurance Company of America, and pursuant to applicable State requirements, I am enclosing the following advertising material(s):

Material Title	Edition Date	IFS #
Strategic Partners Horizon Fact Card, AS	5/2009	A074693

Specific products or annuities referred to in the piece, including in-force products no longer being sold.

Product Name and/or contract number: Strategic Partners Horizon Fact Card, AS

Please let me know if you require any additional information.

Sincerely,

William Bratton
Manager, Compliance

Encl.